

ACA IMPLEMENTATION NEWS

UPDATING YOU ON PROGRESS AND AVAILABLE RESOURCES RELATED TO THE
AFFORDABLE CARE ACT

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In This Issue!

In this issue of *ACA Implementation News*, we provide private health plan information from the Division of Insurance, information regarding the new Medical Assistance income levels effective April 1, 2015 and an overview of the March PEAK enhancements with a link to training.

As a reminder, please send us your ACA implementation questions/suggestions so we can provide timely and relevant information to you. Questions, comments and suggestions should be sent to **ACAImplementation@hcpf.state.co.us** for inclusion in upcoming issues of *ACA Implementation News*.

To sign up for *ACA Implementation News* or the Department's ACA Communication Updates, click [here](#).

You can also find us on [Facebook](#), [Twitter](#) @COGovHealth and [YouTube](#).



COLORADO

Department of Health Care
Policy & Financing

Colorado.gov/hcpf

News of Note

Remaining Non-ACA Health Insurance Plans to Phase Out in 2015

The Colorado Division of Insurance (DOI), part of the Department of Regulatory Agencies (DORA), announced that all remaining health insurance plans for individuals and for small employers that do not meet Affordable Care Act (ACA) requirements will not continue into 2016. This decision does not impact grandfathered plans, defined by the ACA as plans with an effective date prior to March 23, 2010.

This means that insurance companies will not continue offering these plans, and consumers will not be able to renew these plans. For 2016, individuals and small businesses that are not enrolled in grandfathered plans must enroll in ACA-compliant plans in order to receive healthcare coverage.

How many people will this impact?

Based on a survey of health insurance carriers that DOI conducted earlier this year and reflective of enrollment as of December 31, 2014, 189,779 people will have their non-ACA compliant individual or small group plans discontinued by the end of 2015. They will have to choose a new ACA-compliant plan for 2016.

What can policyholders expect?

Insurance companies will notify all of their individuals and small employers who hold non-ACA compliant plans of the discontinuation. These notices must contain information about all available options: whether or not the company will offer plans that meet ACA requirements; finding ACA-compliant plans offered through Connect for Health Colorado; and the ability to purchase plans from other insurance companies.

- The notices will be provided no later than 90 days in advance of the expiration date of the policy, or 180 days in advance if the insurance company is leaving the Colorado market.
- Insurance companies cannot automatically enroll, or "map," a current policyholder into a new plan from their company.
- Once individuals and small employers' current plans are discontinued, they can choose to enroll through their broker, with an insurance company directly, or through Connect for Health Colorado, which is the only way individuals can qualify for a subsidy to help with the cost of health insurance.

For additional information, including [Frequently Asked Questions](#), please go to Colorado.gov/Health or contact the Division of Insurance Consumer Affairs at 303-894-7490 or email questions to insurance@dora.state.co.us.

Division of Insurance Determines Special Enrollment Period Not Required

On February 20, the federal government announced it would allow an enrollment period related to the tax penalty for consumers in states with health exchanges run by the federal government (healthcare.gov).

Since Colorado's exchange, [Connect for Health Colorado](#), is not run by the federal government, Colorado can make its own decision in this matter. After careful review, the Colorado Division of Insurance (DOI), part of the Department of Regulatory Agencies (DORA), determined that it will not allow a special enrollment period for 2015 health insurance coverage for individuals who will have to pay a tax penalty for not having health insurance in 2014. This decision applies to people looking for insurance through Connect for Health Colorado, as well as those seeking health plans on the open market (off the exchange). It is important to remember individuals can apply for Medicaid or Child Health Plan Plus (CHP+) at any time.

Consumers who experience a qualifying event throughout the year, such as loss of employer's coverage, marriage, divorce, or birth of a child, will still be able to enroll when those events occur. People that have a qualifying event must still be mindful of a limited window for enrollment.

Consumers with questions about special enrollments and qualifying events, or who need to request an exemption to allow a special enrollment, can contact DOI at 303.894.7490 / 1.800.930.3745 (outside the Denver metro area).

See the full [DOI press release](#) for more information.

Medicaid and Child Health Plan *Plus* 2015 Income Guidelines

The Federal Poverty Level (FPL) are low-income guidelines established annually by the Department of Health and Human Services (HHS), used as an eligibility criterion for Medical Assistance programs. Federal poverty levels are used to determine eligibility for certain programs and benefits. In accordance with federal law, the Department of Health Care Policy and Financing has updated the FPLs for all Medical Assistance programs.

The new income levels will be effective April 1, 2015.

For additional information please see the [Agency Letters](#). Updated income charts are now available for [Medicaid](#), [Medicaid Buy-in for Working Adults with Disabilities](#), [Medicaid Buy-in for Children with Disabilities](#), [Medicare Savings Program](#) and [Low Income Subsidy](#) and [CHP+](#).

Preview of March PEAK Enhancements & Upcoming Training Opportunity

On Sunday, March 22, 2015, numerous enhancements will be made across PEAK and CBMS to reduce application processing times, reduce errors, and improve the overall applicant and client experience. The proceeding information is a high-level overview of the PEAK and CBMS enhancements and the impact they may have on stakeholders. Below are a few of the Medical Assistance related enhancements you can anticipate at the end of March:

- *Add programs through Report My Changes:* Clients with an existing Medical Assistance case will be able to request Food and/or Cash Assistance through a change report, so they will no longer need to start a new application
- *Updated client correspondence:* All Medical Assistance correspondence and forms will be available in both English and Spanish
- *Modified Adjusted Gross Income (MAGI) Parent/Caretaker Update:* To align with federal requirements, and to fully implement the MAGI conversion for this population, the MAGI Parent/Caretaker Federal Poverty Level (FPL) will be reduced from 107% FPL to 68% FPL.
- *Shared Eligibility System (SES) Enhancements - Phase II:* Additional functionalities will be implemented with a majority of changes being enhancements to PEAK and CBMS pages.

A [full summary of the March enhancements](http://www.tinyurl.com/peakoutreach) are available on the PEAK Outreach Team page www.tinyurl.com/peakoutreach.

The PEAK Outreach Team is hosting a webinar where you can learn about the upcoming PEAK enhancements. To register, click on the link for the webinar you would like to attend:

- [Monday | March 23 | 9:00am - 10:15am](#)

For more information contact PEAKOutreach@bouldercounty.org.

Also, a Post-Build Call will be held for community partners to provide a summary of any system performance or known issues.

Post-Build Call: Summary of System Performance and Known Issues for Community Partners.
Thursday, March 26, 2015 from 3-3:45 p.m.
Conference Line: 1-877-820-7831
Passcode: 349141#

Resources

Resources for CBMS Users

A Reasonable Compatibility resource and PEAK Inbox User Guide is available for CBMS users. The Reasonable Compatibility resource explains what Reasonable Compatibility is, how it is used in CBMS, and provides some examples of when income is considered reasonably compatible. The document can be found at Colorado.gov/hcpf/training-topics-reference-documents-and-guides > Income and Resource Eligibility > Reasonable Compatibility Tip Sheet. Also, the updated PEAK Inbox User Guide and is now available for CBMS users. More information can be found at traincolorado.com/updated-peak-inbox-user-guide-now-available. If you have questions, please email SOC_StaffDevelopment@state.co.us.

Marketplace Verifications

If you receive verifications from an applicant or client that should be directed to Connect for Health Colorado, please encourage the individual to follow the submission steps outlined in the [*January 15 ACA Implementation News*](#). If you have received these verifications without having had client contact, please fax them to Connect for Health Colorado at 1-855-346-5175. If known, please write the Marketplace Account Number and Case ID Number on each document.

Reminders

HCPF on Social Media

The Department has launched an official social media presence via Twitter, Facebook, and LinkedIn. Want to join in and help us spread the word? Please Follow HCPF on [Twitter](#) and Like Us on [Facebook](#), and connect with us on [LinkedIn](#).

2015 Open Enrollment

Open enrollment for 2015 has closed. If you or a consumer you are assisting started the application process for health coverage by the February 15 deadline, Connect for Health Colorado will continue working with you to finish your enrollment for March 1 coverage. For more information, go to ConnectforHealthCO.com or call 1-855-PLANS4YOU (1-855-752-6749).

Help Desk Tickets

It is important for CBMS Users, applicants and those assisting individuals through the application and shopping process to submit Help Desk Tickets when technical issues, such as an error message or problems with navigation, are encountered. Help Desk Tickets are how issues are tracked and resolved. Resolution times vary since each issue must be researched to identify if it is user error, missed requirements, system defects, and whether there is a cost to fix the issue. CBMS Users should use their existing business process to submit Help Desk Tickets. Applicants and those assisting individuals through the application and shopping process to submit Help Desk Tickets to CBMS.Help@state.co.us.